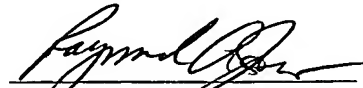


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Raymond A. Joao

RJ213

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: PLEASE ASSIGN

FILED : JANUARY 26, 2004

FOR : APPARATUS AND METHOD FOR PROVIDING INSURANCE  
PRODUCTS, SERVICES AND/OR COVERAGE FOR LEASED  
ENTITIES

EXAMINER : R. JEANTY

GROUP : 3623

Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

WRITTEN ASSERTION OF SMALL ENTITY STATUS

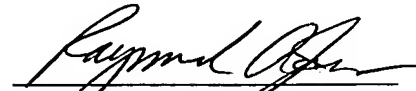
Sir:

This is a Written Assertion of Small Entity

Status. Applicant is a Small Entity and, therefore, Small

Entity Status is entitled to be asserted for the above-identified application.

Respectfully Submitted,

A handwritten signature in cursive script, appearing to read "Raymond A. Joao", written over a horizontal line.

Raymond A. Joao  
Reg. No. 35,907

January 26, 2004

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